

President Michael Knapp and Council Members:

My name is Bob Freeman. I presently reside on 9438 Lost Trail Way, Potomac and have lived in the County for 58 years.

I am here tonight first as a recently retired County employee having served 35 wonderful years with the Department of Fire and Rescue and 7 years previously as a volunteer with BCC Rescue Squad. The mission of the fire service in general is to protect life and property. The mission of insurance companies is to indemnify life and property. They try to accomplish their goals by underwriting their losses through premium collection and investment in securities. The intent of their premium structure is to cover all their costs and then make a profit. Their loss ratios verify this. Public safety organizations strive to serve the public through its investment in people and equipment. This is usually accomplished through taxes and donations. And here is the rub. Insurance customers can choose whether to buy policies or not. Our customers don't get that luxury of choice. So it is incumbent upon you as the leadership of the County to make sure that the citizens get the most for their tax dollar and their donations.

One of my last assignments from the Fire Chief was to spear head the accreditation process for the Fire Service. In accomplishing this I had the opportunity to meet with officials from jurisdictions all over the United States. These were fire department officials, city administrators, mayors, and town elders. When the topic of ambulance billing arose either in pursuit of an accreditation or in casual conversation, not one official spoke in opposition of the concept and many expressed their confidence that they were serving their entire community without the fear of some part of their constituency being burdened by the inability obtain service because of the deficiency of funds or lack of insurance. That is pretty reassuring.

My second reason for being here is that as a citizen of Montgomery County I want to assure you that my taxes went up again this year and I pay insurance premiums. I realize that you all strive to maintain some sort of equilibrium between service and costs but I often wonder why you let revenue get away from you. I am already paying for emergency transport costs in my insurance premiums just like everyone else who secures insurance in this county. But I have no way of benefitting from those premiums if the need so arises. It appears that my insurance dollars are paying for other policy holders' transportation costs outside of the county and possibly outside the state. Those other jurisdictions are able to replenish some of the operating costs for their people and equipment with my money. And if it doesn't go to other jurisdictions, then I'm paying unnecessarily inflated premiums. Is that good fiscal policy? I don't mind paying for a benefit as long as I have an opportunity to receive a benefit. But in this county I don't.

I ask you to correct this inequity. I ask you to take notice of the insurance industry's premium structure and enact legislation to secure this opportunity to reduce the tax and donation burden to the citizens of Montgomery County for providing excellent fire and ems service.

Thank You